My SMART Financial Goals Worksheet
(This chart is taken from iGrow Healthy Families SDSU Extension)

Short-term Goal (less than 6 months) :
_____________________________________________________________________________________

<table>
<thead>
<tr>
<th>Total $ Needed</th>
<th>Start Date</th>
<th>End Date</th>
<th>$ I Need to Save Monthly (Total $ / # Months)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

What action steps do you need to take to accomplish this goal? _______________________________________

_____________________________________________________________________________________

Intermediate Goal (6-12 months) :
_____________________________________________________________________________________

<table>
<thead>
<tr>
<th>Total $ Needed</th>
<th>Start Date</th>
<th>End Date</th>
<th>$ I Need to Save Monthly (Total $ / # Months)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

What action steps do you need to take to accomplish this goal? _______________________________________

_____________________________________________________________________________________

Long-term Goal (More than 1 year) :
_____________________________________________________________________________________

<table>
<thead>
<tr>
<th>Total $ Needed</th>
<th>Start Date</th>
<th>End Date</th>
<th>$ I Need to Save Monthly (Total $ / # Months)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

What action steps do you need to take to accomplish this goal? _______________________________________

_____________________________________________________________________________________

Make sure your goals are SMART!

• **Specific** – Be very specific when goal setting. What exactly needs to be accomplished and why?
  
  *Ex: I want to save $2,400 for.....*

• **Measurable** – The ability to track progress. Determine what steps need to be taken to achieve the specific goal and what success will look like
  
  *Ex: I’ll put $100 a month into a savings account*

• **Attainable** – After setting the goal, make sure it is doable with available resources.
  
  *Ex: I will cook dinner at home and save the money from eating at a restaurant*

• **Realistic** – Determine whether the goal is really something that can be committed to.
  
  *Ex: It will take commitment so I will have $50 automatically deposited into savings 2x a month*

• **Timely** – Make sure that a start time and deadline are set for each goal.
  
  *Ex: In 2 years I will have $2,400*